



THE DEFENDER

A monthly publication of the Northwest Florida Military Officers Association
www.nwfmoa.org

Vol. 21 No. 02 Serving All Branches of The Uniformed Services FEBRUARY 2015

Breakfast Meeting & Discussion

When: Wed., 4 Feb 2015

Time: Open: 0700; Bkfst: 0715
 Meeting: 0800-0900

Place: The Meridian at Westwood
 1001 Mar Walt Dr, FWB

Program: Lt Gen Bradley A. Heithold,
 AFSOC/CC

Please:

- **MAKE A RESERVATION**
- Wear a name tag
- Bring proper change. **\$8.00** for everyone.

Reservation deadline is Friday at noon prior to the meeting. Call Bill Van Hoesen at 225-2957 or send an email to: bvanhoesen@cox.net if you are attending.

Officers & Directors

PRESIDENT

Scott Berry 582-0839
swberry@cox.net

FIRST VICE PRESIDENT

Tom Godbold 582-5743
tgodbold47@cox.net

SECOND VICE PRESIDENT

Dick Prater 613-6080
rhprater@cox.net

SECRETARY

Nancy Prater 613-6080
nwfmoaasecretary@gmail.com

TREASURER

Buddy Bowman 864-4281
consultant@cox.net

Directors

Bob Allen 682-7879

Eileen Arpke 678-3446

Ginny Mills 609-1179

Bill Van Hoesen 225-2957

Jeff Watson 543-9224

DEFENDER EDITOR

Jeff Watson 543-9224
afjeffl@gmail.com

Coming to The Meridian at Westwood – Air Commandos, The Quiet Professionals ... Any Time ... Any Place

Greetings Warriors! We again draw from the top of the area speakers A-list to bring you the top Air Force Special Operations Command Airman (Big ‘A’) as our February 2015 guest speaker. I am so pleased that we will have Lt Gen Bradley A. Heithold, AFSOC Commander, Hurlburt Field, Florida, as our speaker.

Having heard him speak at the 2014 Veteran’s Day service at Beal Memorial Cemetery, I know we are in for an inspiring talk as I heard him speak about the service and commitment that today’s warriors make. Many of you were stationed at Hurlburt Field and know the service and sacrifice of special operations. All of us who have been stationed there can remember something special

about our assignment. I was in the 1st Special Operations Wing (1st SOW) for Operation JUST CAUSE and Operations DESERT SHIELD/DESERT STORM. It turns out that Lt Gen Heithold was there at the same time.



**Lt Gen Bradley A. Heithold,
 AFSOC/CC**

Airmen, conducting global special operations missions ranging from precision application of firepower, to infiltration, exfiltration, resupply and refueling of SOF operational elements.

Continued on page 6

Inflation bit us. Breakfast is now \$8.00!

From the President's Pen

By Scott Berry

Greetings!

As secretary my monthly columns frequently covered subjects that weren't directly related to NWFMOA. It was an occupational hazard. How many times can I write about updating an Excel spreadsheet or banging the drum about renewals and still maintain readers' interest before they start dozing like Rip Van Winkle? As president I intend to change that by providing information that will keep you coming back with a dose of levity.



Scott Berry

So let's get on with it. As I told the new and returning board members, I have a M.A.P. for 2015. The **M** is for **MEMBERSHIP**. The **A** is for **ADVOCACY**. The **P** is for **PARTICIPATION**. This month I want to focus on membership.

When I joined the chapter about seven years ago, the chapter had over 500 members and about 70 people normally attended our monthly meetings. Today we're at 305 and meeting attendance hovers around 30 people with some exceptions above and below that number.

My personal experience suggests this is a systemic issue which cuts across all types of volunteer organizations. So how do I explain that 40% decrease for NWFMOA? Fourteen members died last year or were reported to us. That's almost five percent of our membership. On several occasions I've heard people say they don't renew because they "want to make their lives simpler." As we get older, we justifiably become more picky about our activities or the organizations we're a part of and the rat race of life is no longer as attractive. Then there is apathy. Finally,

if people don't see personal value in membership they frequently vote with their feet. Of all the reasons, the last one is the one we have the best chance at turning around. There are many ways to do that. My goal is to work with our board to select a few strategies that will get people's attention and want them to be a part of our chapter so that's clearly work in progress.

Note I didn't say **M** was for **MONEY**. Surprised? Cutting costs and increasing income are the two variables. I want to address the income side. Getting new Defender ads is on-going although we need everyone's help with that. The other income generator is increased membership. We need help with that as well because

Continued on page 5

Member Spotlight



David Pemberton

PUBLIC RECORD

IN MEMORIAM: Lt Col Dominic (Tom) F. Menza, USAF (Ret), 12/3/2014.

Col Troy J. Dent, USAF (Ret), 1/12/2015.

Lt Col Norman L. Blakley, USAF (Ret), 1/18/2015.

HEF Howard E. Fisher, D.D.S.
ORAL AND MAXILLOFACIAL SURGERY

1755 LEWIS TURNER BLVD.
FT. WALTON BEACH, FL 32547

(850) 863-1182 - Office

(850) 863-8899 - Fax

molarroller@gmail.com - E-mail



Treasurer's Update

By Buddy Bowman, Treasurer

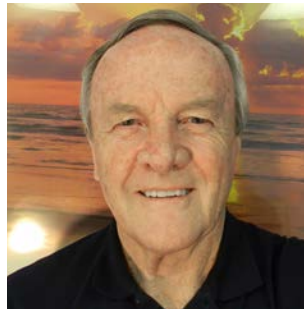
I hope you all had a Merry Christmas and are well on your way to a Happy, Healthy, and Successful New Year! Well here we are, already a month into 2015. As they say... my how the time flies! So true.

New Years is always a time for reflection. At this time I am reminded of a special event 46 years ago like it was just yesterday. I was going through the Aerospace Research Pilot School (now called the Test Pilot School) at Edwards AFB. Jackie and I rode my motorcycle down through the smog of LA to see the premier of "2001 a Space Odyssey." Wow, 2001? You gotta be kidding me! That seemed so far off. And, it was. However, time waits for no one. I still remember being very impressed with the movie because even for the time, it was so realistic and technically accurate, to the point of rotating space station to simulate gravity and the synchronizing of the rotation of the station and the shuttle during the docking maneuver... all procedures that I was getting trained on in NASA Full-Spaceflight Simulator back at the base.

Like so many of you, I have a lot of wild stories and experiences to tell (most of them true!), but I will have to admit that by becoming your Treasurer, I have stepped a bit out of my comfort zone. Fortunately, Kevin will be around awhile to coach me a bit and speed up the learning curve.

Right out of the chute, I'd like to congratulate Bob Allen for sending in his check to become a Life Member. Way to go Bob! Anyone else? If you are not already a Life Member, I encourage you to seriously consider becoming one.

Time to start gathering up tax information. I have recently discovered that it pays to pay a professional for certain tasks. There is a point where rather than continuing to do your own taxes, it is better to hire a pro. It looked like I was going to owe last year, so I had a CPA look things over. Turned out that instead, I was owed a refund, which was three times what I paid her! No more do it yourself taxes for me. Speaking of such, in the "if you didn't already know" department, there is an excellent source of financial calculators on the MOAA



Buddy Bowman

Continued on page 6

Online application available now

December 18, 2014

Alexandria, Va. — The online application for the Military Officers Association of America (MOAA) Scholarship Fund's educational assistance programs for the 2015-16 school year is now available online at <https://scholarship.moaa.org/login.aspx>. The application deadline is noon EST Monday, March 2, 2015. Students can apply for the interest-free loans and grants, which are awarded annually for up to five years of undergraduate study (or until a student graduates.)

The MOAA Scholarship Fund was established in 1948 to provide educational assistance for children of military families. Eligibility guidelines include:


Students under age 24, who are children of former, currently serving or retired commissioned or warrant officers and children of currently serving or retired enlisted military personnel are eligible to apply. Active duty, National Guard, Reserve, retired, and former commissioned officers and warrant officers of the seven uniformed services are eligible for MOAA membership.

Graduating high school seniors or full-time college students working toward their first undergraduate degree. If a child served in a uniformed service before completing college, however, the maximum age for eligibility will be increased by the number of years he or she served, up to five years.

Qualified students with a GPA of 3.0 or higher on a 4.0 scale are considered for selection based on their scholastic ability and participation in extracurricular and community activities, as well as financial need.

"MOAA is committed to serving the families of those who serve this nation, and one of the many ways we do that is through educational assistance for military children," said MOAA President Vice Adm. Norb Ryan, USN (Ret).

Continued on page 5

	<p>CENTURY 21 Wilson Minger Agcy. Accredited Buyer's Rep. (ABR) W.R. "FRED" BOYER Broker Associate boyer@valp.net cell (850) 582- 4417</p>
<p>1350 E. John Sims Pky. Niceville, FL 32578 (850) 678-5162 x 246</p>	<p>(800) 369-2403 x 246 fax 678-5167</p>

2015 Installation of NWFMOA Officers

The Buck Stopped at Ocala

By Scott Berry



Lt Gen (Ret) LeRoy Manor speaks to the NWFMOA members after installing the 2015 officers.

The recent Winter Leadership Forum sponsored by MOAA's Florida Council of Chapters in Ocala had much to offer. Your chapter was well represented by Jeff Watson, who now leads the state-wide membership committee, Gayle Norgaard who does the same for personal affairs, and me as an area vice-president. Bringing on new members (that's Jeff's focus) and taking care of our own (that's Gayle's focus) were frequent topics of discussion and fundamental to MOAA's mission.

MOAA's legislative liaison on Capitol Hill, Mike Hayden, was our keynote speaker at dinner. He got our attention by providing specifics on what the future holds, which isn't a pretty picture at all, but also summarized our past successes and what we can do to influence the future. Left unchecked, our nation's past promises, recognition, and support for the extended military "family" are disappearing at an alarming rate. This column doesn't have the space to list the reasons but most of those are obvious by picking up the paper or listening to the evening news.

More important is what Mike offered as the solution based on historical successes. It's really very simple: LET YOUR VOICE BE HEARD! Last year's proposed COLA cut was turned off for about 300,000 reasons. That's not a typo. Each of those reasons was a citizen expressing their displeasure to their congressional representative.

The "how" is another topic for a future column. The important point is people DID something.

At the chapter level, our new Legislative Committee Chair, Rich Comer, has already taken steps to jump start a dialogue with Sen Rubio and Congressman Miller's local staff. That translates to **ADVOCACY**. Sound familiar?

Many positive results on the membership side as well. After reviewing past success stories and best practices, each chapter was asked to determine a new member goal for 2015, provide a few statements on how that would be achieved, and then announce this to all the other attendees. It was a great way

Jeff Watson, Colonel (Ret.), USAF

JEFFREY W. WATSON LAW FIRM, P.L.

is of Counsel to Nathan D. Boyles, P.A.
Over 20 years as an Air Force JAG

(850) 460-7760

**225 Main Street, Suite 5
Destin, FL 32541**

*Government Contract Law • Military Law
Personal Injury • Real Estate • Probate*

Continued on page 6

Notes from the Ocala Trip

By Col (Ret) Jeff Watson

I just got back from the 2015 Mid-Winter FCOC Leadership Meeting and want to share my notes on the event. I attended as the appointed Florida Council of Chapters Membership Chairman and look forward to helping all of the chapters including our own NWFMOA chapter increase our recruiting and retention. Not to be confused, this is my report on the trip to Ocala and how it may help you (and me) as members of this chapter in our recruiting and retention for 2015. This is not a report on how I will recruit and retain for you. As I listened to all of the chapters report on their recruiting for this past year, I took notes on how we can improve our efforts. I will share these notes with the FCOC Area Vice Presidents but thought you might like to also know how you might be more effective in the area of recruiting and retention.

First, it was a common theme among all chapters that there is a core of individuals in a chapter that routinely attend the meetings of the chapter. The size of the chapters is quite varied with one weighing in at well over 1000+members. While we do not have that many, we could strive to achieve that with as many officers, former and retired officers that we have in our area. Second, it was also commonly reported that there is an even smaller group within the chapter that can be called on to help out. Rather than focus on “why” more are not joining or staying with a chapter, the FCOC Leadership Workshop reported on what was working to either get officers to join or to retain the officers.

Here are some of the methods other chapters use to boost their membership:

- Send post cards inviting potential members
- Conduct “Hi Neighbor” events to recruit members
- Follow up with members who are sick – show you care
- Improve (your) the greeting process
- New members get recognized in the next newsletter publication
- Wine and Cheese Party – invite potential members
- Send letter with application filled in – process only requires a signature and a check
- Use the MOAA electronic “all hands” email system to contact MOAA Life Members for any of the above ideas or events
- Have the application form available at every event (Gayle Norgaard’s idea)

Continued on page 7

President’s Pen (cont.)

Continued from page 2

every member is a member of the membership committee!
Read this carefully. There may be no free lunch but there is a free breakfast. When you bring a prospective member to a meeting, your next meal is on us once the person pays their dues. How easy is that?

SHORT BURST: Officers Call planned for March.
Details to follow.

Berry “OUT”

Online application (cont.)

Continued from page 3

“In 2014, the MOAA Scholarship Fund distributed nearly \$9.3 million in grants and interest-free loans to more than 1,700 military families. Thanks to the dedication of our members, the MOAA Scholarship Fund has ensured bright futures for the families that protect our own,” he continued.

The MOAA Scholarship Fund, a public charity, has provided interest-free loans and grants of more than \$130 million to more than 13,500 students since its inception in 1948. It is based on MOAA’s founding principle that “education is the cornerstone of a strong democracy.” It is supported by donations and bequests from MOAA members, chapters and corporations.

For more information on educational assistance or making a contribution to the MOAA Scholarship Fund, please visit www.moaa.org/scholarshipfund or email edassist@moaa.org.

Light for Life

Got Stress and Strain? Aches and Pain?
Light Therapy increases circulation and adds energy to reduce inflammation, pain, and stress. Non-invasive, no side effects and best of all... drug free!

www.buddybowman.com

consultant@cox.net

850-582-4929

The Buck Stopped (cont.)

Continued from page 4

to reinforce commitment and accountability for as we all know, good ideas are useless until they are implemented.

I'm excited about what I heard in Ocala. As your new chapter president I'm more excited about translating these ideas into action that will be positive steps in restoring the dignity and recognition of those who have and currently are serving their country and their families. It is now time for ACTION.

Trea\$urer'\$ Update (cont.)

Continued from page 3

web site. There are multiple sources for Pay, Mortgage, Loans, Credit cards, Auto, Investment, Retirement, Tax, Savings, Personal, and Insurance. Pretty well covers the waterfront.

I want to take this opportunity to thank my good friend Paul Singleton for encouraging me to join the NWFMOA. I for one am really enjoying the guest speakers we have had at our meetings. This in and of itself is an excellent reason for you to attend. John Voss and I are fellow instructors at the Center for LifeLong Learning at UWF. His presentation on "How to live to be 100" reminds me of what George Burns once said: "The secret is to make it to 100, because very few people die after 100." © Sheriff Larry Ashley is always an inspiring attendee at our monthly Chamber of Commerce First Friday Coffees. Speaking of the Chamber, CEO Ted "The Man" Corcoran, one of my first clients and the strongest supporter of my Light for Life business, also wants to live to be 100. I definitely think he will make it. Ed Hubbard and I seem to be following each other around on our regional speaking tours. He was next to speak after my March MOA presentation and again after my Veteran's Day presentation to the Destin Middle School. Finally, I worked with Steve Butler in Weapon Systems Acquisition for several years at Eglin before he went up to Wright-Patt. We live right across Garniers Bayou from each other. It's a small world!

Signing off for now. Be well and I hope to see you at the next meeting! Check Six! Buddy

Air Commandos (cont.)

Continued from page 1

Its unique capabilities include airborne radio and television broadcast as well as aviation foreign internal defense instructors to provide other governments military expertise for their internal development. The command's special tactics squadrons combine combat controllers, special operations weathermen, pararescuemen, and tactical air control party with other service SOF to form versatile joint special operations teams.

Make plans and join us on 4 February!

- Colonel (Ret.) Jeff Watson

Auxiliary Corner

By Patricia Bergquist, MOAA outgoing chair, and Kathy Prout, incoming chair, Auxiliary Member Advisory Committee.

Once again, the Auxiliary Member Advisory Committee (AMAC) had a very busy year. We welcomed three new members — Pat Farnsworth, Virginia Peninsula Chapter; Gail Joyce, Greater Granbury (Texas) Chapter; and Marie Beima, Venice (Fla.) Area Chapter — to the committee in April.

Also in April, the AMAC participated in national MOAA's Storming the Hill event, advocating on five issues that affect active duty and retired service members, survivors, and families: 1) military pay increases; 2) TRICARE increases; 3) \$1 billion reduction in the subsidy to the commissary; 4) concurrent receipt of military retired pay and VA disability compensation; and 5) the Survivor Benefit Plan/Dependency and Indemnity Compensation (SBP/DIC) offset.

The AMAC's focus was research and preparation of The Survivor's Guide. The guide, a supplement to the Personal Affairs Action Guide, lists steps a surviving spouse will need to take after the death of a loved one and contains contact numbers and space for dates of contact and notes. When the publication is available in the first quarter of 2015, we encourage everyone to obtain a copy and store it with your completed Personal Affairs Action Guide.

Continued on page 7

Notes from the Ocala Trip (cont.)

Continued from page 5

As for the trip, I returned to the scene of the “crime” from last year. Buddy, the Clydesdale, was on his best behavior and kept his distance this time. The weather was much more pleasant than last year and we thoroughly enjoyed the Mexican restaurant right outside the Ocala Hilton with a number of our FCOC leadership on Saturday night. I hope you will consider joining Judy and me at future events!

? *Got a Chapter question?* ?
? *Change in personal info?* ?
? *Comment?* ?
? *Don't know who to ask?* ?
? *Email: info@nwfmoa.org* ?
? *We'll get an answer for you.* ?

Auxiliary Corner (cont.)

Continued from page 6

The repeal of SBP/DIC offset remains a high priority. The AMAC continued grassroots advocacy through its council and chapter auxiliary liaisons and MOAA's council and chapter system. We encouraged visits to local congressional offices and emails, letters, and phone calls to garner support for H.R. 32 and S. 734, current bills to repeal the SBP/DIC offset. Currently, H.R. 32 has 238 cosponsors and S. 734 has 39. If you use Facebook, we invite you to join our Facebook page, “The Surviving Spouses of MOAA,” another tool we used to advance awareness and seek support to repeal the injustice to surviving military spouses.

We received seven outstanding nominations for the Auxiliary Liaison Excellence Award. Eleanor Layman from the Fort George G. Meade (Md.) Chapter was this year's recipient.

Following four years of service and leadership on the AMAC, Patricia Bergquist moved to the MOAA Ambassador program, the first MOAA auxiliary member to join the program. The committee voted Kathy Prout, chair, and Sharon DeVaney and Gail Joyce, vice co-chairs, for 2015.

In Honor of Your Service

Now is the time to serve you. Come live with us!

To our local veterans, The Meridian at Westwood collectively send a sincere “Thank you for your service.”

As you have so diligently served your country, we would like to serve you as a part of our retirement community. At The Meridian at Westwood you can enjoy the best years of your life in resort-style living. With rehabilitative care and skilled nursing on site you can live independently and live well. It would be our honor to serve you.

Call today to find out how we can serve.

850.863.5174

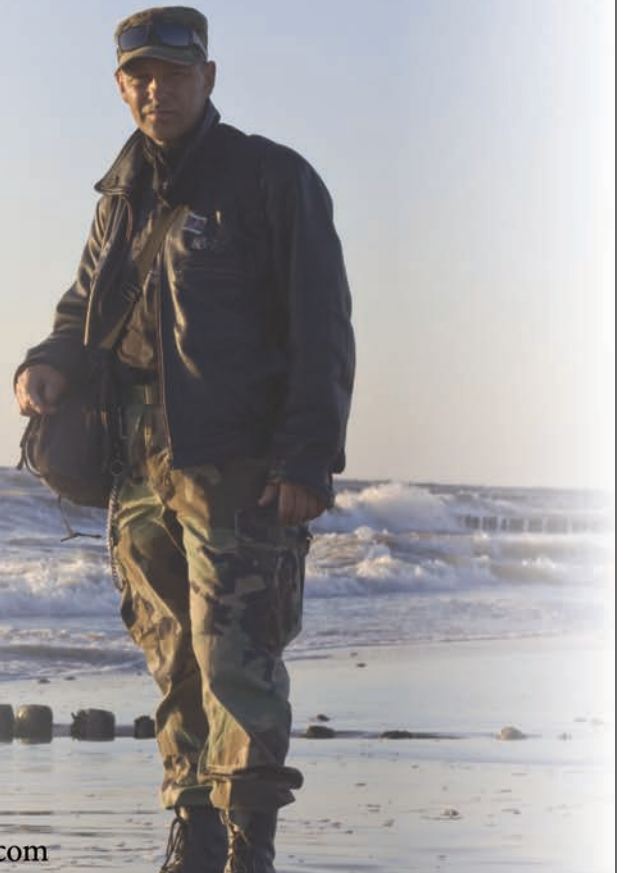


THE MERIDIAN
at Westwood

A Pacifica Senior Living Community

1001 Mar Walt Drive
Ft. Walton Beach, FL 32547

www.MeridianatWestwood.com




N.W. Florida Military Officers Assn., Inc.
P.O. Box 310
Fort Walton Beach, FL 32549-0310

NON-PROFIT ORG.
U.S. POSTAGE PAID
PERMIT NO. 48
FT. WALTON BEACH
FLORIDA, 32548



Dated Material - Please deliver promptly

				Northwest Florida Military Officers Assn., Inc. PO Box 310, Fort Walton Beach, FL 32549-0310			
Last Name		First Name		Initial		Spouse	
Address		City		State & Zip		Phone	
Rank	Service	MOAA mbr. no.		Email address			
<input type="checkbox"/> Regular	<input type="checkbox"/> Reserve	<input type="checkbox"/> National Guard		<input type="checkbox"/> Active Duty	<input type="checkbox"/> Retired		
<p>Make checks payable to NWFMOA or to Northwest Florida Military Officers Assn., Inc. Check here if you <u>do not</u> want your <input type="checkbox"/> name, <input type="checkbox"/> phone number or <input type="checkbox"/> email address listed in printed chapter directories. Membership includes a subscription to The Defender for the dues period. We are a charter member of MOAA and recommend that our members belong to the national organization. Our association is also a member of the Florida Council of Chapters, itself an affiliate of MOAA.</p> <p>**The spouse of a deceased life member automatically becomes an auxiliary life member.</p>							
Membership Application/Renewal							
New Members joining in 2015 receive membership through December 31st of next year for \$25.00.							
Membership Renewal 1 yr - \$25.00, 2 yr - \$48.00, 3 yr - \$65.00							
Life Membership Dues**							
<u>Age</u>		<u>Dues</u>		<u>Age</u>		<u>Dues</u>	
101+		Free		71-75		240.00	
96-100		50.00		66-70		275.00	
91 - 95		75.00		61-65		295.00	
86 - 90		110.00		56-60		335.00	
81 - 85		150.00		51-55		360.00	
76 - 80		195.00		-50		395.00	
Auxiliary Members Pay one half of the above rates							